

embodies everything that is great about the American people, selflessly using the talents that each of us possess to aid and care for each other. I dedicate this to Jeff and to his wife Diane and his three children, Max, Elaine, and Leeann. Thank you, Diane, for continuing to share Jeff Simpson's legacy with all of us.

INTRODUCTION OF THE STOPPING ABUSIVE STUDENT LOAN COLLECTION PRACTICES IN BANKRUPTCY ACT OF 2017

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. CONYERS. Mr. Speaker, the "Stopping Abusive Student Loan Collection Practices in Bankruptcy Act of 2017" targets ruthless collection tactics employed by some student loan creditors against debtors who have sought bankruptcy relief.

Specifically, my legislation bill would empower a bankruptcy judge to award costs and reasonable attorney's fees to a debtor who successfully obtained the discharge of his or her liability for a student loan debt based on undue hardship if: (1) the creditor's position was not substantially justified, and (2) there are no special circumstances that would make such award unjust. The Bankruptcy Code already grants identical authority to a bankruptcy judge to award costs and reasonable attorney's fees to debtor where a creditor requests the determination of dischargeability of a consumer debt based on the allegation that it was fraudulently incurred and the court thereafter finds that the creditor's position was not substantially justified and there are no special circumstances that would make such award unjust.

Although parties typically do and should pay their own attorney's fees in litigation, dischargeability determinations concerning student loan debts present compelling factors that warrant the relief provided by this legislation. Under current bankruptcy law, debtors must meet a very high burden of proof, namely, that repayment of the student loan debt will present an undue hardship on the debtor and the debtor's dependents. The litigation typically requires extensive discovery, trial-like procedures, and legal analysis.

Unfortunately, some student loan debt collectors engage in abusive litigation tactics that exponentially drive up the potential cost of legal representation for a debtor. As a result, debtors, who may legally qualify for the Bankruptcy Code's undue hardship dischargeability exception for student loans, may be unable to obtain such relief because of the potential risk of excessive and unaffordable legal fees that the debtor may have to incur not only to meet the high standard of proof, but also to combat an abusive litigation stance taken by a well-funded adversary.

The "Stopping Abusive Student Loan Collection Practices in Bankruptcy Act of 2017" will help level the playing field for debtors overwhelmed by student loan debts, the repayment of which would present an undue hardship for themselves and their families. It is my hope that should this measure become law, bankruptcy judges will not hesitate to award debtors attorney's fees in appropriate

cases of abusive litigation engaged in by student loan creditors.

TAX CODE TERMINATION ACT

HON. BOB GOODLATTE

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. GOODLATTE. Mr. Speaker, I rise today to re-introduce the Tax Code Termination Act, legislation that will abolish the Internal Revenue Code by December 31, 2021, and call on Congress to approve a new federal tax system by July of the same year.

Back home in the Sixth Congressional District of Virginia and across America, folks want Congress to address real problems facing our nation—problems like our broken tax code. Today's tax code is needlessly complex, unfair, discourages savings and investment, and creates uncertainty and added costs for business and families attempting to comply. In November, the American people sent a clear message to Washington—it's time for change.

I applaud the efforts of my colleagues to make changes to our tax system and finally institute a new system. The discussion draft released by former Ways and Means Chairman Dave Camp in the 113th Congress and the work of Chairman BRADY and the Speaker's Tax Reform Taskforce in the 114th Congress, prove that there has already been a movement afoot in Congress to take on this monstrosity. Now is the ideal time to finally act.

My bill complements these efforts by setting a date-certain for sunseting our current tax code to provide the focus we need to debate and finally enact the kind of comprehensive tax reform the American people deserve. Once the Tax Code Termination Act becomes law, today's tax code would survive only through December 2021, at which time it would expire and be replaced with a new tax code that will be determined by Congress, and the American people.

Under the Tax Code Termination Act, Congress would have four years to debate various tax proposals, ultimately replacing our current tax system with a new system that applies a low rate to all Americans, provides tax relief for working Americans, protects the rights of taxpayers and reduces collection abuses, eliminates the bias against savings and investment, promotes economic growth and job creation, and does not penalize marriage or families.

This legislation has gained wide support in past Congresses and had 144 bipartisan cosponsors in the 114th Congress. In fact, similar legislation has already been passed twice by the House of Representatives, first in 1998 and again in 2000.

I urge my colleagues to support this legislation, and comprehensive tax reform. The American people deserve policies that promote a flourishing economy and a tax code that treats them as owners of this democratic republic, not customers of it. A new simplified and fairer tax code will do just that and a date certain for having such a system will ensure we deliver on our promises.

INTRODUCTION OF A BILL TO PROTECT THE PRIVACY OF CONSUMERS AND REDUCE THEIR VULNERABILITY TO IDENTITY THEFT

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. CONYERS. Mr. Speaker, today, I am introducing the "Cyber Privacy Fortification Act of 2017." This bill would provide criminal penalties for the failure to comply with federal or state obligations to report security breaches of the sensitive personally identifiable information of individuals. Certain breaches would also be required to be reported to the FBI or the Secret Service. The bill would also require federal agencies engaged in rulemaking related to personally identifiable information to publish privacy impact statements relating to the impact of the proposed rule.

One of the main motivators for cybercrime and computer network intrusions is financial gain. Intrusions into networks of financial institutions and businesses may yield information, often on a large scale, about customers such as credit and debit card numbers, Social Security numbers, birth dates, account passwords, and other personally identifiable information. Information obtained through such data breaches may be used to steal from the accounts of the customers, use their credit cards, hack into their personal communications, or the information may be sold to others who commit these crimes or compile provides about individuals which others might find valuable.

With constant revelations about new data breaches impacting millions of Americans, we must take additional steps to protect the sensitive information of consumers maintained on corporate databases. This bill will provide a greater incentive for companies to provide notice of breaches consumers' sensitive information such as Social Security numbers and financial account numbers. This protects the privacy of our citizens and allows them to be vigilant against identity theft.

IN RECOGNITION OF LYNN BLANCHETTE FOR HER 25 YEARS OF SERVICE ON THE RIVERVIEW CITY COUNCIL

HON. DEBBIE DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mrs. DINGELL. Mr. Speaker, I rise today to recognize Lynn Blanchette, Councilwoman and Mayor Pro Tem for the City of Riverview. For the past 25 years, Mrs. Blanchette has been an effective and dedicated member of the Riverview City Council.

Mrs. Blanchette has lived in Riverview for 47 years and has been active and engaged in civic life during her time in the city. She has been involved with the Riverview City Council since her election to the Council in 1991, and her public service been instrumental in helping the city of Riverview grow and develop. Recently, Mrs. Blanchette has helped Riverview navigate a challenging fiscal landscape while

maintaining essential city services. With her guidance, Riverview has become a model of responsible and effective governance in the Downriver community. Mrs. Blanchette also serves Riverview as a representative on the Wayne County Community Development Block Grant Advisory Council, which helps develop affordable housing for the city and the surrounding communities. Her leadership in this capacity has been critical to helping create inclusive development and housing that is accessible to all.

Mrs. Blanchette's public service has been invaluable in creating the vibrant Riverview community that exists today. Her dedication and hard work on behalf of the city has driven development and improved quality of life, and she is well-known for her hard work in the best interest of Riverview's residents. Mrs. Blanchette is widely respected for her efforts to maintain fiscal discipline while providing quality public service to the city, and it is my hope that she continues to build on her successes in the years ahead.

Mr. Speaker, I ask my colleagues to join me in honoring Lynn Blanchette and her 25 years of service to the Riverview community as a member of the Riverview City Council. Her work on behalf of Riverview has played a key role in helping create a more livable city and improve life for its residents.

THE PREVENTING TERMINATION
OF UTILITY SERVICES IN BANK-
RUPTCY ACT OF 2017

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 3, 2017

Mr. CONYERS. Mr. Speaker, utility companies provide many basic and life-saving services, such as electricity to light our homes, water to drink, and gas to heat our homes. Sometimes, however, individuals, through no fault of their own, struggle to pay for these services often in the face of devastating medical debt, job loss, or economic disruption caused by divorce. While resorting to bankruptcy provides some relief from financial distress, current law permits utility companies to force these debtors to pay security deposits for continued service even if they were current on their bills before filing for bankruptcy or if they promise to be current on their bills after bankruptcy. Utility companies typically insist that debtors pay at least two months or more of their average bills as a deposit—in addition to requiring that they remain current on their utility bills after bankruptcy—in exchange for the utility continuing to supply service.

The “Preventing Termination of Utility Service in Bankruptcy Act of 2017” corrects this injustice. It provides that if the debtor remains current on his or her utility bills after filing for bankruptcy relief, the debtor should not have

to pay a deposit to the utility to continue service.

In Detroit, for example, families across the city have seen their water rates increase by 119% over the past decade. During the same period, the Nation generally and Detroit in particular suffered in the aftermath of a global financial crisis that left one-in-five local residences in foreclosure and sent local unemployment rates skyrocketing.

Fortunately, we are incrementally recovering from the Great Recession of 2008. For those individuals who must seek bankruptcy relief, however, we should ensure that their ability to pay their utility bills going forward is not hindered by unnecessary demands for deposits if these debtors remain current on their payments to these companies.

Terminating a family's access to such life-saving services that keeps the lights on, warms our homes, and ensures that they can bathe, hydrate, and prepare meals is simply wrong if these utility bills are being paid on time.

This legislation is part of a range of solutions that are needed to address the still pervasive adverse impacts of the Great Recession of 2008. I continue to work with my colleagues in Congress, state and federal officials, and my constituents to defend the right to water and protect public health. I will not tolerate the notion that—in the 21st Century, in the wealthiest nation on earth—families should go without access to affordable public water and sanitation services.